Fill in this information to identify your case:

United States Bankruptcy Court for the:

EASTERN DISTRICT OF VIRGINIA

Case number *(if known)*

Chapter you are filing under:

- ■ Chapter 7
- ☐ Chapter 11
- ☐ Chapter 12
- ☐ Chapter 13

☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.	**Brian** First name **Alan** Middle name **Kelmar** Last name and Suffix (Sr., Jr., II, III)	First name Middle name Last name and Suffix (Sr., Jr., II, III)
2. All other names you have used in the last 8 years Include your married or maiden names.		
3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	**xxx-xx-4092**	

Debtor 1 **Brian Alan Kelmar** Case number *(if known)*

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and *doing business as* names	■ I have not used any business name or EINs. Business name(s) EINs	☐ I have not used any business name or EINs. Business name(s) EINs
5. Where you live	**12417 Gayton Station Blvd.** **Henrico, VA 23233** Number, Street, City, State & ZIP Code **Henrico** County **If your mailing address is different from the one above, fill it in here.** Note that the court will send any notices to you at this mailing address. Number, P.O. Box, Street, City, State & ZIP Code	**If Debtor 2 lives at a different address:** Number, Street, City, State & ZIP Code County **If Debtor 2's mailing address is different from yours, fill it in here.** Note that the court will send any notices to this mailing address. Number, P.O. Box, Street, City, State & ZIP Code
6. Why you are choosing *this district* to file for bankruptcy	*Check one:* ■ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. ☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	*Check one:* ☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. ☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

Debtor 1 **Brian Alan Kelmar** Case number *(if known)*

Part 2: Tell the Court About Your Bankruptcy Case

7. The chapter of the Bankruptcy Code you are choosing to file under

Check one. (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010))*. Also, go to the top of page 1 and check the appropriate box.

- ■ Chapter 7
- ☐ Chapter 11
- ☐ Chapter 12
- ☐ Chapter 13

8. How you will pay the fee

- ■ **I will pay the entire fee when I file my petition**. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

9. Have you filed for bankruptcy within the last 8 years?

- ■ No.
- ☐ Yes.

District ______ When ______ Case number ______
District ______ When ______ Case number ______
District ______ When ______ Case number ______

10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?

- ■ No
- ☐ Yes.

Debtor ______ Relationship to you ______
District ______ When ______ Case number, if known ______
Debtor ______ Relationship to you ______
District ______ When ______ Case number, if known ______

11. Do you rent your residence?

- ☐ No. Go to line 12.
- ■ Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?
  - ■ No. Go to line 12.
  - ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

Part 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part-time business?

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

■ No. Go to Part 4.

☐ Yes. Name and location of business

Name of business, if any

Number, Street, City, State & ZIP Code

Check the appropriate box to describe your business:

☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))

☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))

☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))

☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))

☐ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a *small business debtor?*

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).

■ No. I am not filing under Chapter 11.

☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

■ No.

☐ Yes.

What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

Debtor 1 **Brian Alan Kelmar** Case number *(if known)*

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

■ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.
If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ **I am not required to receive a briefing about credit counseling because of**:

- ☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **Brian Alan Kelmar** Case number *(if known)*

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?

16a. **Are your debts primarily consumer debts?** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

- ■ No. Go to line 16b.
- ☐ Yes. Go to line 17.

16b. **Are your debts primarily business debts?** *Business debts* are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.

- ☐ No. Go to line 16c.
- ■ Yes. Go to line 17.

16c. State the type of debts you owe that are not consumer debts or business debts

17. Are you filing under Chapter 7?

☐ No. I am not filing under Chapter 7. Go to line 18.

Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?

■ Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?

- ■ No
- ☐ Yes

18. How many Creditors do you estimate that you owe?

■ 1-49	☐ 1,000-5,000	☐ 25,001-50,000
☐ 50-99	☐ 5001-10,000	☐ 50,001-100,000
☐ 100-199	☐ 10,001-25,000	☐ More than100,000
☐ 200-999		

19. How much do you estimate your assets to be worth?

☐ $0 - $50,000	☐ $1,000,001 - $10 million	☐ $500,000,001 - $1 billion
☐ $50,001 - $100,000	☐ $10,000,001 - $50 million	☐ $1,000,000,001 - $10 billion
■ $100,001 - $500,000	☐ $50,000,001 - $100 million	☐ $10,000,000,001 - $50 billion
☐ $500,001 - $1 million	☐ $100,000,001 - $500 million	☐ More than $50 billion

20. How much do you estimate your liabilities to be?

☐ $0 - $50,000	■ $1,000,001 - $10 million	☐ $500,000,001 - $1 billion
☐ $50,001 - $100,000	☐ $10,000,001 - $50 million	☐ $1,000,000,001 - $10 billion
☐ $100,001 - $500,000	☐ $50,000,001 - $100 million	☐ $10,000,000,001 - $50 billion
☐ $500,001 - $1 million	☐ $100,000,001 - $500 million	☐ More than $50 billion

Part 7: Sign Below

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to $250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Brian Alan Kelmar
Brian Alan Kelmar
Signature of Debtor 1

Signature of Debtor 2

Executed on **February 10, 2017**
MM / DD / YYYY

Executed on
MM / DD / YYYY

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Anna D. Dunkum
Signature of Attorney for Debtor

Date **February 10, 2017**
MM / DD / YYYY

Anna D. Dunkum
Printed name

Harry Jernigan CPA Attorney, P.C.
Firm name

6800 Paragon Place
Suite 112
Richmond, VA 23230
Number, Street, City, State & ZIP Code

Contact phone **804-249-6550** Email address

83845
Bar number & State

Certificate Number: 00437-VAE-CC-028546547

00437-VAE-CC-028546547

CERTIFICATE OF COUNSELING

I CERTIFY that on December 29, 2016, at 10:14 o'clock AM MST, Brian Kelmar received from Black Hills Children's Ranch, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Eastern District of Virginia, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by telephone.

Date: December 29, 2016

By: /s/Stephanie Mendez

Name: Stephanie Mendez

Title: Credit Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

Fill in this information to identify your case:

Debtor 1: **Brian Alan Kelmar** (First Name / Middle Name / Last Name)

Debtor 2 (Spouse if, filing): (First Name / Middle Name / Last Name)

United States Bankruptcy Court for the: EASTERN DISTRICT OF VIRGINIA

Case number (if known)

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

	Your assets Value of what you own
1. **Schedule A/B: Property** (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from Schedule A/B	$ **460,000.00**
1b. Copy line 62, Total personal property, from Schedule A/B	$ **24,560.79**
1c. Copy line 63, Total of all property on Schedule A/B	$ **484,560.79**

Part 2: Summarize Your Liabilities

	Your liabilities Amount you owe
2. *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D)	
2a. Copy the total you listed in Column A, *Amount of claim,* at the bottom of the last page of Part 1 of *Schedule D*	$ **670,720.12**
3. *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 106E/F)	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of *Schedule E/F*	$ **163,100.00**
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of *Schedule E/F*	$ **782,609.40**
Your total liabilities	$ **1,616,429.52**

Part 3: Summarize Your Income and Expenses

4. *Schedule I: Your Income* (Official Form 106I) Copy your combined monthly income from line 12 of *Schedule I*	$ **10,736.24**
5. *Schedule J: Your Expenses* (Official Form 106J) Copy your monthly expenses from line 22c of *Schedule J*	$ **11,608.18**

Part 4: Answer These Questions for Administrative and Statistical Records

6. **Are you filing for bankruptcy under Chapters 7, 11, or 13?**

☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

■ Yes

7. **What kind of debt do you have?**

☐ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

■ **Your debts are not primarily consumer debts**. You have nothing to report on this part of the form. *Check this box* and submit this form to the court with your other schedules.

Debtor 1 **Brian Alan Kelmar** Case number *(if known)*

8. **From the *Statement of Your Current Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. $

9. **Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:**

From Part 4 on *Schedule E/F*, copy the following:	**Total claim**
9a. Domestic support obligations (Copy line 6a.)	$ **0.00**
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	$ **163,100.00**
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	$ **0.00**
9d. Student loans. (Copy line 6f.)	$ **40,923.00**
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	$ **0.00**
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	**+**$ **0.00**
9g. **Total.** Add lines 9a through 9f.	$ **204,023.00**

Fill in this information to identify your case and this filing:

Debtor 1 **Brian Alan Kelmar**
First Name | Middle Name | Last Name

Debtor 2
(Spouse, if filing) First Name | Middle Name | Last Name

United States Bankruptcy Court for the: EASTERN DISTRICT OF VIRGINIA

Case number

☐ Check if this is an amended filing

Official Form 106A/B
Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. **Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

☐ No. Go to Part 2.

■ Yes. Where is the property?

1.1

12116 Turning Branch Circle
Street address, if available, or other description

Glen Allen | **VA** | **23059-0000**
City | State | ZIP Code

Henrico
County

What is the property? Check all that apply

■ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other

Who has an interest in the property? Check one

☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
■ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
$460,000.00	$460,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Tenants By The Entirety

☐ **Check if this is community property** (see instructions)

Other information you wish to add about this item, such as local property identification number:

(Surrender) On Market For Sale
Joint with Wife

2. **Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here...=>** **$460,000.00**

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases.*

Debtor 1 **Brian Alan Kelmar** Case number *(if known)*

3. **Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**

☐ No
■ Yes

3.1 Make: **Toyota**
Model: **Highlander SW**
Year: **2008**
Approximate mileage: **128,000**
Other information:
Joint with Wife, Current Value represents Debtor's 1/2 Interest Liened by Henrico Federal Credit Union; but Loan is only in Wife's name

Who has an interest in the property? Check one
☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
■ At least one of the debtors and another
☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	**Current value of the portion you own?**
$9,775.00	**$4,887.50**

4. **Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**
Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

■ No
☐ Yes

5 **Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here...=>** **$4,887.50**

Part 3: **Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items? — **Current value of the portion you own?** Do not deduct secured claims or exemptions.

6. **Household goods and furnishings**
Examples: Major appliances, furniture, linens, china, kitchenware
☐ No
■ Yes. Describe.....

Living Room: 2 Sofas $80.00, Chair $75, Table $100, 2 Lamps $50, Books Shelves $30; Dining Room: Table and 8 Chairs $800, Curio Cabinet $800, Rosewood Stackabel Tables $300, Chest of Drawers $75; Office: Desk/Chair $200, 3 Cabinets and Hutch $150, Lamp $10; Master Bedroom: King Size Head Board $200, 2 Night Stands $100, Dresser $150, Hutch $100, 2 Lamps $30, Mirror $100; Son's Room: Queen Bed $10, Book Case $50, Chest of Drawers $75, Chair $80; Son's Room: Dresser $100, Queen Bed $100, Night Stands $50, Desk/Chair $50
Joint with Wife, Current Value represents Debtor's 1/2 Interest **$1,852.50**

7. **Electronics**
Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games
☐ No
■ Yes. Describe.....

55" Sanyo Flat Scree Television, 36" Flat Screen Television, Apple Desktop, Canon Lasor Printer, iPhone, Android Phone
Joint with Wife, Current Value represents Debtor's 1/2 Interest **$225.00**

Debtor 1 **Brian Alan Kelmar** Case number *(if known)*

8. **Collectibles of value**
Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

■ No
☐ Yes. Describe.....

9. **Equipment for sports and hobbies**
Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☐ No
■ Yes. Describe.....

4 Bikes, Basic Carpentry Tools, Snow Skiis, Tools, Drill, Air Compressor, Various Tools	**$150.00**

10. **Firearms**
Examples: Pistols, rifles, shotguns, ammunition, and related equipment

■ No
☐ Yes. Describe.....

11. **Clothes**
Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No
■ Yes. Describe.....

Assortment of Men's Clothing	**$100.00**

12. **Jewelry**
Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No
■ Yes. Describe.....

Wedding Band	**$50.00**

13. **Non-farm animals**
Examples: Dogs, cats, birds, horses

☐ No
■ Yes. Describe.....

3 Dogs	**$3.00**

14. **Any other personal and household items you did not already list, including any health aids you did not list**

☐ No
■ Yes. Give specific information.....

CPAP Machine	**$200.00**

15. **Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here ....** **$2,580.50**

Part 4: **Describe Your Financial Assets**

Do you own or have any legal or equitable interest in any of the following?	**Current value of the portion you own?** Do not deduct secured claims or exemptions.

Debtor 1 **Brian Alan Kelmar** Case number *(if known)*

16. **Cash**
Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No
■ Yes...

Cash on Hand	**$0.00**

17. **Deposits of money**
Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No
■ Yes.......................

		Institution name:	
17.1.	**Checking**	**Navy Federal Credit Union, Account No. ending 2706 Joint with Wife, Current Value represents Debtor's 1/2 Interest**	**$3.00**
17.2.	**Savings**	**Navy Federal Credit Union, Account No. ending 2003 Joint with Wife, Current Value represents Debtor's 1/2 Interest**	**$2.50**
17.3.	**Money Market Savings**	**Navy Federal Credit Union, Account No. ending 2805**	**$0.81**
17.4.	**Checking**	**USAA, Account No. ending 8943-1 Joint with Wife, Current Value represents Debtor's 1/2 Interest**	**$0.60**
17.5.	**Checking**	**Xenith Bank, Account No. ending 4590**	**$144.62**

18. **Bonds, mutual funds, or publicly traded stocks**
Examples: Bond funds, investment accounts with brokerage firms, money market accounts

■ No
☐ Yes................. Institution or issuer name:

19. **Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

☐ No
■ Yes. Give specific information about them..................

Name of entity:	% of ownership:		
Brooks Gray Sign Company, dba Brooks-Gray Sign Company, Closed November 2016	**100%**	%	**$1.00**
JBTK, LLC, closed 12/31/15	**100%**	%	**$1.00**

20. **Government and corporate bonds and other negotiable and non-negotiable instruments**
Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

■ No
☐ Yes. Give specific information about them
Issuer name:

21. **Retirement or pension accounts**
Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

■ No
☐ Yes. List each account separately.

Debtor 1 **Brian Alan Kelmar** Case number *(if known)*

Type of account: Institution name:

22. **Security deposits and prepayments**
Your share of all unused deposits you have made so that you may continue service or use from a company
Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☐ No
■ Yes. .... Institution name or individual:

Rent	**Security Deposit to Son, Jordan Kelmar, Landlord**	**$900.00**

23. **Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

■ No
☐ Yes............ Issuer name and description.

24. **Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**
26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☐ No
■ Yes............ Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):

529 with Northwestern Mutual Account ending 3010	**$1,173.00**
529 with Northwestern Mutual Account ending 3175	**$3,061.26**

25. **Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

■ No
☐ Yes. Give specific information about them...

26. **Patents, copyrights, trademarks, trade secrets, and other intellectual property**
Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

■ No
☐ Yes. Give specific information about them...

27. **Licenses, franchises, and other general intangibles**
Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☐ No
■ Yes. Give specific information about them...

Class A Contractor's License	**$1.00**

Money or property owed to you?	**Current value of the portion you own?** Do not deduct secured claims or exemptions.

28. **Tax refunds owed to you**

☐ No
■ Yes. Give specific information about them, including whether you already filed the returns and the tax years.......

Anticipated 2016 IRS income tax refund	**Federal**	**$6,000.00**
Anticipated 2016 VA Department of Taxation income tax refund	**State**	**$5,800.00**

29. **Family support**
Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement
■ No
☐ Yes. Give specific information......

30. **Other amounts someone owes you**
Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else
■ No
☐ Yes. Give specific information..

31. **Interests in insurance policies**
Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance
☐ No
■ Yes. Name the insurance company of each policy and list its value.

Company name:	Beneficiary:	Surrender or refund value:
Liberty National Life Insurance (Term)	**Daphne Alisa Kelmar, Wife**	**$1.00**

32. **Any interest in property that is due you from someone who has died**
If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.
☐ No
■ Yes. Give specific information..

Potential Inheritance	**$1.00**
Lawsuit with USAA for Car Accident, Uninsured Motors Claim	**$1.00**

33. **Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**
Examples: Accidents, employment disputes, insurance claims, or rights to sue
■ No
☐ Yes. Describe each claim.........

34. **Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**
■ No
☐ Yes. Describe each claim.........

35. **Any financial assets you did not already list**
■ No
☐ Yes. Give specific information..

36. **Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here...** **$17,091.79**

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. **Do you own or have any legal or equitable interest in any business-related property?**
■ No. Go to Part 6.
☐ Yes. Go to line 38.

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.

46. **Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**
■ No. Go to Part 7.

☐ Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. **Do you have other property of any kind you did not already list?**
Examples: Season tickets, country club membership
☐ No
■ Yes. Give specific information.........

All proceeds within 6 months of filing bankruptcy including but not limited to inchoate interest in inheritance property, insurance proceeds, property settlements, lottery proceeds, and any interest debtor has in property that the debtor is not aware at the date of filing	**$1.00**

54. **Add the dollar value of all of your entries from Part 7. Write that number here** **$1.00**

Part 8: List the Totals of Each Part of this Form

55.	**Part 1: Total real estate, line 2**			**$460,000.00**
56.	**Part 2: Total vehicles, line 5**	**$4,887.50**		
57.	**Part 3: Total personal and household items, line 15**	**$2,580.50**		
58.	**Part 4: Total financial assets, line 36**	**$17,091.79**		
59.	**Part 5: Total business-related property, line 45**	**$0.00**		
60.	**Part 6: Total farm- and fishing-related property, line 52**	**$0.00**		
61.	**Part 7: Total other property not listed, line 54**	+ **$1.00**		
62.	**Total personal property.** Add lines 56 through 61...	**$24,560.79**	Copy personal property total	**$24,560.79**
63.	**Total of all property on Schedule A/B**. Add line 55 + line 62			**$484,560.79**

Fill in this information to identify your case:

Debtor 1: Brian Alan Kelmar
First Name / Middle Name / Last Name

Debtor 2 (Spouse if, filing)
First Name / Middle Name / Last Name

United States Bankruptcy Court for the: EASTERN DISTRICT OF VIRGINIA

Case number (if known)

☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. **Which set of exemptions are you claiming?** *Check one only, even if your spouse is filing with you.*

■ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. **For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.**

Brief description of the property and line on *Schedule A/B* that lists this property	Current value of the portion you own (Copy the value from *Schedule A/B*)	Amount of the exemption you claim (*Check only one box for each exemption.*)	Specific laws that allow exemption
2008 Toyota Highlander SW 128,000 miles Joint with Wife, Current Value represents Debtor's 1/2 Interest Liened by Henrico Federal Credit Union; but Loan is only in Wife's name Line from *Schedule A/B*: **3.1**	**$4,887.50**	■ **$0.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Va. Code Ann. § 34-26(8)**
Living Room: 2 Sofas $80.00, Chair $75, Table $100, 2 Lamps $50, Books Shelves $30; Dining Room: Table and 8 Chairs $800, Curio Cabinet $800, Rosewood Stackabel Tables $300, Chest of Drawers $75; Office: Desk/Chair $200, 3 Cabinets and Hutch $150, Lamp Line from *Schedule A/B*: **6.1**	**$1,852.50**	■ **$1,852.50** ☐ 100% of fair market value, up to any applicable statutory limit	**Va. Code Ann. § 34-26(4a)**
55" Sanyo Flat Scree Television, 36" Flat Screen Television, Apple Desktop, Canon Lasor Printer, iPhone, Android Phone Joint with Wife, Current Value represents Debtor's 1/2 Interest Line from *Schedule A/B*: **7.1**	**$225.00**	■ **$225.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Va. Code Ann. § 34-26(4a)**

Brief description of the property and line on *Schedule A/B* that lists this property	Current value of the portion you own Copy the value from *Schedule A/B*	Amount of the exemption you claim *Check only one box for each exemption.*	Specific laws that allow exemption
4 Bikes, Basic Carpentry Tools, Snow Skiis, Tools, Drill, Air Compressor, Various Tools Line from *Schedule A/B*: **9.1**	**$150.00**	■ **$150.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Va. Code Ann. § 34-4**
Assortment of Men's Clothing Line from *Schedule A/B*: **11.1**	**$100.00**	■ **$100.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Va. Code Ann. § 34-26(4)**
Wedding Band Line from *Schedule A/B*: **12.1**	**$50.00**	■ **$50.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Va. Code Ann. § 34-26(1a)**
3 Dogs Line from *Schedule A/B*: **13.1**	**$3.00**	■ **$3.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Va. Code Ann. § 34-26(5)**
CPAP Machine Line from *Schedule A/B*: **14.1**	**$200.00**	■ **$200.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Va. Code Ann. § 34-26(6)**
Checking: Navy Federal Credit Union, Account No. ending 2706 Joint with Wife, Current Value represents Debtor's 1/2 Interest Line from *Schedule A/B*: **17.1**	**$3.00**	■ **$3.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Va. Code Ann. § 34-4**
Savings: Navy Federal Credit Union, Account No. ending 2003 Joint with Wife, Current Value represents Debtor's 1/2 Interest Line from *Schedule A/B*: **17.2**	**$2.50**	■ **$2.50** ☐ 100% of fair market value, up to any applicable statutory limit	**Va. Code Ann. § 34-4**
Money Market Savings: Navy Federal Credit Union, Account No. ending 2805 Line from *Schedule A/B*: **17.3**	**$0.81**	■ **$0.81** ☐ 100% of fair market value, up to any applicable statutory limit	**Va. Code Ann. § 34-4**
Checking: USAA, Account No. ending 8943-1 Joint with Wife, Current Value represents Debtor's 1/2 Interest Line from *Schedule A/B*: **17.4**	**$0.60**	■ **$0.60** ☐ 100% of fair market value, up to any applicable statutory limit	**Va. Code Ann. § 34-4**
Checking: Xenith Bank, Account No. ending 4590 Line from *Schedule A/B*: **17.5**	**$144.62**	■ **$144.62** ☐ 100% of fair market value, up to any applicable statutory limit	**Va. Code Ann. § 34-4**
Brooks Gray Sign Company, dba Brooks-Gray Sign Company, Closed November 2016 100% Line from *Schedule A/B*: **19.1**	**$1.00**	■ **$1.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Va. Code Ann. § 34-4**

Brief description of the property and line on *Schedule A/B* that lists this property	**Current value of the portion you own** Copy the value from *Schedule A/B*	**Amount of the exemption you claim** *Check only one box for each exemption.*	**Specific laws that allow exemption**
JBTK, LLC, closed 12/31/15 100% Line from *Schedule A/B*: **19.2**	**$1.00**	■ **$1.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Va. Code Ann. § 34-4**
Rent: Security Deposit to Son, Jordan Kelmar, Landlord Line from *Schedule A/B*: **22.1**	**$900.00**	■ **$900.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Va. Code Ann. § 34-4**
529 with Northwestern Mutual Account ending 3010 Line from *Schedule A/B*: **24.1**	**$1,173.00**	■ **$1,173.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Va. Code Ann. § 23-38.81**
529 with Northwestern Mutual Account ending 3175 Line from *Schedule A/B*: **24.2**	**$3,061.26**	■ **$3,061.26** ☐ 100% of fair market value, up to any applicable statutory limit	**Va. Code Ann. § 23-38.81**
Class A Contractor's License Line from *Schedule A/B*: **27.1**	**$1.00**	■ **$1.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Va. Code Ann. § 34-4**
Liberty National Life Insurance (Term) Beneficiary: Daphne Alisa Kelmar, Wife Line from *Schedule A/B*: **31.1**	**$1.00**	■ **$1.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Va. Code Ann. § 34-4**
Potential Inheritance Line from *Schedule A/B*: **32.1**	**$1.00**	■ **$1.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Va. Code Ann. § 34-4**
Lawsuit with USAA for Car Accident, Uninsured Motors Claim Line from *Schedule A/B*: **32.2**	**$1.00**	■ **$1.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Va. Code Ann. § 34-4**
All proceeds within 6 months of filing bankruptcy including but not limited to inchoate interest in inheritance property, insurance proceeds, property settlements, lottery proceeds, and any interest debtor has in property that the debtor is not aware at th Line from *Schedule A/B*: **53.1**	**$1.00**	■ **$1.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Va. Code Ann. § 34-4**

3. **Are you claiming a homestead exemption of more than $160,375?**
(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

■ No

☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

- ☐ No
- ☐ Yes

Fill in this information to identify your case:

Debtor 1: **Brian Alan Kelmar** (First Name / Middle Name / Last Name)

Debtor 2 (Spouse if, filing): (First Name / Middle Name / Last Name)

United States Bankruptcy Court for the: EASTERN DISTRICT OF VIRGINIA

Case number (if known):

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.

■ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

	Column A **Amount of claim** Do not deduct the value of collateral.	*Column B* **Value of collateral that supports this claim**	*Column C* **Unsecured portion** If any
2.1 Henrico Federal Credit Union	$11,944.26	$9,775.00	$2,169.26
2.2 Internal Revenue Service	$53,000.00	$6,000.00	$47,000.00

2.1 Henrico Federal Credit Union
Creditor's Name

10401 Woodman Rd.
Glen Allen, VA 23060
Number, Street, City, State & Zip Code

Describe the property that secures the claim:
2008 Toyota Highlander SW 128,000 miles
Joint with Wife, Current Value represents Debtor's 1/2 Interest Liened by Henrico Federal Credit Union; but Loan is only in Wife's name

As of the date you file, the claim is: Check all that apply.
☐ Contingent
☐ Unliquidated
☐ Disputed

Who owes the debt? Check one.
☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
■ At least one of the debtors and another
☐ **Check if this claim relates to a community debt**

Nature of lien. Check all that apply.
■ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset)

Date debt was incurred 4/28/2016 **Last 4 digits of account number** 6525

2.2 Internal Revenue Service
Creditor's Name

P.O. Box 7346
Philadelphia, PA 19101-7346
Number, Street, City, State & Zip Code

Describe the property that secures the claim:
Federal: Anticipated 2016 IRS income tax refund

As of the date you file, the claim is: Check all that apply.
☐ Contingent
☐ Unliquidated
☐ Disputed

Who owes the debt? Check one.
■ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Nature of lien. Check all that apply.
☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit

Debtor 1 **Brian Alan Kelmar** Case number (if know)
First Name Middle Name Last Name

☐ **Check if this claim relates to a community debt**
■ Other (including a right to offset) **Trust Fund Assessment- nondischargable**

Date debt was incurred **Business Debt**
Last 4 digits of account number

2.3 **PNC Bank**
Creditor's Name

P.O. Box 747032
Pittsburgh, PA
15274-7032
Number, Street, City, State & Zip Code

Describe the property that secures the claim: **$74,897.86** **$460,000.00** **$40,775.86**

12116 Turning Branch Circle Glen Allen, VA 23059 Henrico County (Surrender) On Market For Sale Joint with Wife

As of the date you file, the claim is: Check all that apply.
☐ Contingent
☐ Unliquidated
☐ Disputed

Who owes the debt? Check one.
■ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim relates to a community debt**

Nature of lien. Check all that apply.
■ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
■ Other (including a right to offset) **2nd Deed of Trust**

Date debt was incurred **1/26/2007**
Last 4 digits of account number **8375**

2.4 **Seterus Inc.**
Creditor's Name

P.O. Box 1077
Hartford, CT 06143-1077
Number, Street, City, State & Zip Code

Describe the property that secures the claim: **$425,878.00** **$460,000.00** **$0.00**

12116 Turning Branch Circle Glen Allen, VA 23059 Henrico County (Surrender) On Market For Sale Joint with Wife

As of the date you file, the claim is: Check all that apply.
☐ Contingent
☐ Unliquidated
☐ Disputed

Who owes the debt? Check one.
☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
■ At least one of the debtors and another
☐ **Check if this claim relates to a community debt**

Nature of lien. Check all that apply.
■ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
■ Other (including a right to offset) **1st Deed of Trust**

Date debt was incurred **1/17/07**
Last 4 digits of account number **5544**

2.5 **VA Department of Taxation**
Creditor's Name

P.O. Box 2156
Richmond, VA 23218
Number, Street, City, State & Zip Code

Describe the property that secures the claim: **$105,000.00** **$5,800.00** **$99,200.00**

State: Anticipated 2016 VA Department of Taxation income tax refund

As of the date you file, the claim is: Check all that apply.
☐ Contingent
☐ Unliquidated
☐ Disputed

Who owes the debt? Check one.
■ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only

Nature of lien. Check all that apply.
☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)

Debtor 1 **Brian Alan Kelmar** Case number (if know)
First Name Middle Name Last Name

☐ At least one of the debtors and another
☐ **Check if this claim relates to a community debt**

☐ Judgment lien from a lawsuit
■ Other (including a right to offset) **Employment Tax**

Date debt was incurred **Business Debt** **Last 4 digits of account number**

Add the dollar value of your entries in Column A on this page. Write that number here:	**$670,720.12**
If this is the last page of your form, add the dollar value totals from all pages. Write that number here:	**$670,720.12**

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Fill in this information to identify your case:

Debtor 1	**Brian Alan Kelmar**		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF VIRGINIA		
Case number (if known)			

☐ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims 12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. **Do any creditors have priority unsecured claims against you?**

☐ No. Go to Part 2.

■ Yes.

2. **List all of your priority unsecured claims.** If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

			Total claim	Priority amount	Nonpriority amount
2.1	**Internal Revenue Service**	Last 4 digits of account number	**$53,000.00**	**$53,000.00**	**$0.00**

Priority Creditor's Name

P.O. Box 7346
Philadelphia, PA 19101-7346

Number Street City State ZIp Code

When was the debt incurred?

Who incurred the debt? Check one.

■ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

■ No

☐ Yes

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of PRIORITY unsecured claim:

☐ Domestic support obligations

■ Taxes and certain other debts you owe the government

☐ Claims for death or personal injury while you were intoxicated

☐ Other. Specify

Trust Fund Assessment - nondischargeable Business Debt

Debtor 1 **Brian Alan Kelmar** Case number (if know)

2.2 **VA Department of Taxation** | Last 4 digits of account number | **$105,000.00** | **$105,000.00** | **$0.00**

Priority Creditor's Name
Craig M Burns VA Tax Commissio
Bkcy Dept., P.O. Box 2156
Richmond, VA 23218
Number Street City State ZIp Code

When was the debt incurred?

Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of PRIORITY unsecured claim:

- ☐ Domestic support obligations
- ■ Taxes and certain other debts you owe the government
- ☐ Claims for death or personal injury while you were intoxicated
- ☐ Other. Specify

Employment Tax
Business Debt

2.3 **VA Department of Taxation** | Last 4 digits of account number | **$5,100.00** | **$5,100.00** | **$0.00**

Priority Creditor's Name
P.O. Box 2156
Richmond, VA 23218
Number Street City State ZIp Code

When was the debt incurred?

Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of PRIORITY unsecured claim:

- ☐ Domestic support obligations
- ■ Taxes and certain other debts you owe the government
- ☐ Claims for death or personal injury while you were intoxicated
- ☐ Other. Specify

2013 Income Taxes
Business Debt

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.
- ■ Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim

Debtor 1 **Brian Alan Kelmar** Case number (if know)

4.1 **Amex** — Nonpriority Creditor's Name
Correspondence
Po Box 981540
El Paso, TX 79998
Number Street City State ZIp Code

Last 4 digits of account number **1673** **$23,572.00**

When was the debt incurred? **Opened 02/07 Last Active 10/15**

Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Credit Card Business Debt**

4.2 **Amex** — Nonpriority Creditor's Name
Correspondence
Po Box 981540
El Paso, TX 79998
Number Street City State ZIp Code

Last 4 digits of account number **0313** **$1,050.00**

When was the debt incurred? **Opened 10/01 Last Active 11/07/16**

Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Personal Credit Card**

4.3 **Capital One** — Nonpriority Creditor's Name
Po Box 30285
Salt Lake City, UT 84130
Number Street City State ZIp Code

Last 4 digits of account number **4646** **$3,418.00**

When was the debt incurred? **Opened 08/08 Last Active 3/28/16**

Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Charge Account Business Debt**

Debtor 1 **Brian Alan Kelmar** Case number (if know)

4.4 **CIT Small Business Lending Cor**
Nonpriority Creditor's Name
129 Mountain Avenue
Third Floor
Mount Freedom, NJ 07970-4000
Number Street City State ZIp Code

Last 4 digits of account number **$0.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply
- ■ Contingent
- ☐ Unliquidated
- ■ Disputed

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ■ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Notification Purposes Only Owned by RediCap Business Debt**

4.5 **City of Richmond**
Nonpriority Creditor's Name
Department of Public Utilities
P.O. Box 26060
Richmond, VA 23274-0001
Number Street City State ZIp Code

Last 4 digits of account number **3478** **$235.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Who incurred the debt? Check one.
- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Utility Business Debt**

4.6 **Comcast**
Nonpriority Creditor's Name
8029 Corporate Drive
Nottingham, MD 21236-4977
Number Street City State ZIp Code

Last 4 digits of account number **9764** **$680.83**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Who incurred the debt? Check one.
- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Utility Business Debt**

Debtor 1 **Brian Alan Kelmar** Case number (if know)

4.7 **County of Henrico**
Nonpriority Creditor's Name
P.O. Box 90799
Henrico, VA 23228-0799
Number Street City State ZIp Code

Last 4 digits of account number **8163** **$442.74**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ■ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Utiilty Business Debt**

4.8 **Gordon Property, LLC**
Nonpriority Creditor's Name
7305 Hancock Village Drive
Suite 511
Chesterfield, VA 23832
Number Street City State ZIp Code

Last 4 digits of account number **$0.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ■ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Commercial Lease Business Debt**

4.9 **John Andre, DDS**
Nonpriority Creditor's Name
10863 W Broad St
Glen Allen, VA 23060
Number Street City State ZIp Code

Last 4 digits of account number **$3,500.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Dental Work Personal**

Debtor 1 **Brian Alan Kelmar** Case number (if know)

4.10 **Magnolia Financial, Inc.**
Nonpriority Creditor's Name
187 W. Broad Street
Spartanburg, SC 29306
Number Street City State ZIp Code

Last 4 digits of account number

$50,000.00

When was the debt incurred?

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ■ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Business Debt**

4.11 **Military Star/AAFES**
Nonpriority Creditor's Name
Po Box 650060
Dallas, TX 75265
Number Street City State ZIp Code

Last 4 digits of account number **8160**

$4,155.00

When was the debt incurred? **Opened 05/10 Last Active 11/15/16**

Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ☐ No
- ■ Yes

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Personal Charge Account**

4.12 **Navy Federal Credit Union**
Nonpriority Creditor's Name
PO Box 3000
Merrifield, VA 22119-3000
Number Street City State ZIp Code

Last 4 digits of account number **1567**

$20,675.00

When was the debt incurred? **9/1987**

Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Personal Credit Card**

Debtor 1 **Brian Alan Kelmar** Case number (if know)

4.13 **Navy Federal Credit Union**
Nonpriority Creditor's Name
PO Box 3000
Merrifield, VA 22119-3000
Number Street City State ZIp Code

Last 4 digits of account number **2706** **$15,079.04**

When was the debt incurred? **6/1982**

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Personal Line of Credit**

4.14 **Navy Federal Credit Union**
Nonpriority Creditor's Name
PO Box 3000
Merrifield, VA 22119-3000
Number Street City State ZIp Code

Last 4 digits of account number **5383** **$21,787.00**

When was the debt incurred? **2/1990**

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ■ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Personal Credit Card**

4.15 **Old Dominion Truck Leasing Inc**
Nonpriority Creditor's Name
300 Arboretum Place
Suite 600
Richmond, VA 23236
Number Street City State ZIp Code

Last 4 digits of account number **$4,826.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Judgment Business Debt**

Debtor 1 **Brian Alan Kelmar** Case number (if know)

4.16 **Ready Cap Lending, LLC**
Nonpriority Creditor's Name
P.O. Box 277280
Atlanta, GA 30384-7280
Number Street City State ZIp Code

Last 4 digits of account number **9101** **$574,152.61**

When was the debt incurred? **1/31/2007**

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ■ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **SBA Loan, Judgment Business Debt**

4.17 **Synchrony Bank/Care Credit**
Nonpriority Creditor's Name
Po Box 965064
Orlando, FL 32896
Number Street City State ZIp Code

Last 4 digits of account number **3854** **$37.00**

When was the debt incurred? **Opened 12/15 Last Active 08/16**

Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Personal Charge Account**

4.18 **T-Mobile**
Nonpriority Creditor's Name
P.O. Box 660252
Dallas, TX 75266
Number Street City State ZIp Code

Last 4 digits of account number **0694** **$431.24**

When was the debt incurred?

Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Personal Cell Phone Service**

Debtor 1 **Brian Alan Kelmar** Case number (if know)

4.19 **Timepayment Corp LLC** | Last 4 digits of account number **0400** | **$4,883.00**

Nonpriority Creditor's Name
1600 District Avenue
Suite 200
Burlington, MA 01803
Number Street City State ZIp Code

When was the debt incurred? **Opened 11/14 Last Active 11/05/16**

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ■ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Lease Business Debt**

4.20 **Transworld Sys Inc/51** | Last 4 digits of account number **7776** | **$210.00**

Nonpriority Creditor's Name
Po Box 15618
Wilmington, DE 15618
Number Street City State ZIp Code

When was the debt incurred? **Opened 01/16 Last Active 09/15**

Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **RE: Medexpress Urgent Care Personal**

4.21 **Transworld Systems, Inc.** | Last 4 digits of account number **4092** | **$1,233.58**

Nonpriority Creditor's Name
500 Virginia Drive, Suite 514
Fort Washington, PA 19034
Number Street City State ZIp Code

When was the debt incurred?

Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **C&F Bank**

4.22

UniSource Capital
Nonpriority Creditor's Name
Time Payment Corp.
16 N.E. Park #200
Burlington, MA 01803
Number Street City State ZIp Code

Last 4 digits of account number **$0.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ■ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Business Debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

4.23

UniSource, Inc.
Nonpriority Creditor's Name
214 Canton Road, Suite I
Cumming, GA 30040
Number Street City State ZIp Code

Last 4 digits of account number **$0.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ■ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Business Debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

4.24

UnitedHealthcare Insurance Co
Nonpriority Creditor's Name
185 Asylum Street
Hartford, CT 06103
Number Street City State ZIp Code

Last 4 digits of account number **$7,172.05**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ■ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Promissory Note Business Debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

4.25 **US Dept of Education** — Last 4 digits of account number **8581** — **$40,923.00**

Nonpriority Creditor's Name
Great Lakes Educational Loan
2401 International
Madison, WI 53704
Number Street City State ZIp Code

When was the debt incurred? **Opened 02/11 Last Active 10/16**

Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ■ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☐ Other. Specify

Student Loan
Personal

4.26 **Verizon** — Last 4 digits of account number **0001** — **$346.31**

Nonpriority Creditor's Name
P.O. Box 25505
Lehigh Valley, PA 18002-5505
Number Street City State ZIp Code

When was the debt incurred?

Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Personal Cell Phone Service**

4.27 **Virginia Family Dentistry** — Last 4 digits of account number — **$3,800.00**

Nonpriority Creditor's Name
6441 Iron Bridge Rd
N. Chesterfield, VA 23234
Number Street City State ZIp Code

When was the debt incurred?

Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Dental Work Personal**

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you

Debtor 1 **Brian Alan Kelmar** Case number (if know)

have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address	On which entry in Part 1 or Part 2 did you list the original creditor?
Coulter Harris & Loftus, P.C. **7900 Sudley Road** **Suite 608** **Manassas, VA 20109**	Line **4.24** of (*Check one):* ☐ Part 1: Creditors with Priority Unsecured Claims ■ Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number
James W. Curry, Esq. **Ballato Law Firm, P.C.** **3721 Westerre Parkway, Suite A** **Henrico, VA 23233**	Line **4.8** of (*Check one):* ☐ Part 1: Creditors with Priority Unsecured Claims ■ Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number
Ridberg Aronson, LLC **Josel S. Aronson, Esq.** **6444 Ivy Lane, Suite 105** **Greenbelt, MD 20770**	Line **4.4** of (*Check one):* ☐ Part 1: Creditors with Priority Unsecured Claims ■ Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
Total claims from Part 1	6a.	**Domestic support obligations**	6a.	$ 0.00
	6b.	**Taxes and certain other debts you owe the government**	6b.	$ 163,100.00
	6c.	**Claims for death or personal injury while you were intoxicated**	6c.	$ 0.00
	6d.	**Other.** Add all other priority unsecured claims. Write that amount here.	6d.	$ 0.00
	6e.	**Total Priority.** Add lines 6a through 6d.	6e.	$ 163,100.00

				Total Claim
Total claims from Part 2	6f.	**Student loans**	6f.	$ 40,923.00
	6g.	**Obligations arising out of a separation agreement or divorce that you did not report as priority claims**	6g.	$ 0.00
	6h.	**Debts to pension or profit-sharing plans, and other similar debts**	6h.	$ 0.00
	6i.	**Other.** Add all other nonpriority unsecured claims. Write that amount here.	6i.	$ 741,686.40
	6j.	**Total Nonpriority.** Add lines 6f through 6i.	6j.	$ 782,609.40

Fill in this information to identify your case:

Debtor 1	**Brian Alan Kelmar**		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: EASTERN DISTRICT OF VIRGINIA

Case number (if known)

☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. **Do you have any executory contracts or unexpired leases?**
   ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
   ■ Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B:Property* (Official Form 106 A/B).

2. **List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone).** See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1	**Gordon Property, LLC 7305 Hancock Village Drive Box 511 Chesterfield, VA 23832**	**Lease of 2661 Hull Street, Richmond, VA Debtor was Personal Guarantee Dated: 1/29/2015 Expires: 1/31/2019 Intentions: Reject**
2.2	**Jordan Kelmar 772 Avalon Drive Lemoore, CA 93245**	**Residential Lease Agreement, Expires: 9/1/2017 Intentions: Assume**
2.3	**Mary-Clair Simpson, Realtor ReMax**	**Sales Contract for 12116 Turning Branch Circle, Glen Allen, VA Expires: 2/2017 Intentions: Assume**

Fill in this information to identify your case:

Debtor 1	**Brian Alan Kelmar**		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF VIRGINIA		
Case number (if known)			

☐ Check if this is an amended filing

Official Form 106H
Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.

☐ No
■ Yes

2. Within the last 8 years, have you lived in a community property state or territory? (*Community property states and territories* include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

■ No. Go to line 3.
☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

	Column 1: **Your codebtor** Name, Number, Street, City, State and ZIP Code	*Column 2:* **The creditor to whom you owe the debt** Check all schedules that apply:
3.1	**Brooks Gray Sign Company** **12417 Gayton Station Blvd.** **Henrico, VA 23233**	☐ Schedule D, line _____ ■ Schedule E/F, line **4.10** ☐ Schedule G _____ **Magnolia Financial, Inc.**
3.2	**Brooks Gray Sign Company** **12417 Gayton Station Blvd.** **Henrico, VA 23233**	☐ Schedule D, line _____ ■ Schedule E/F, line **4.8** ☐ Schedule G _____ **Gordon Property, LLC**
3.3	**Brooks Gray Sign Company** **12417 Gayton Station Blvd.** **Henrico, VA 23233**	☐ Schedule D, line _____ ■ Schedule E/F, line **4.16** ☐ Schedule G _____ **Ready Cap Lending, LLC**

Debtor 1 **Brian Alan Kelmar** Case number *(if known)*

Additional Page to List More Codebtors

Column 1: **Your codebtor**		*Column 2:* **The creditor to whom you owe the debt** Check all schedules that apply:
3.4	**Brooks Gray Sign Company** **12417 Gayton Station Blvd.** **Henrico, VA 23233**	☐ Schedule D, line _____ ■ Schedule E/F, line **4.4** ☐ Schedule G _____ **CIT Small Business Lending Cor**
3.5	**Brooks Gray Sign Company** **12417 Gayton Station Blvd.** **Henrico, VA 23233**	☐ Schedule D, line _____ ■ Schedule E/F, line **4.24** ☐ Schedule G _____ **UnitedHealthcare Insurance Co**
3.6	**Brooks Gray Sign Company** **12417 Gayton Station Blvd.** **Henrico, VA 23233**	☐ Schedule D, line _____ ■ Schedule E/F, line **4.22** ☐ Schedule G _____ **UniSource Capital**
3.7	**Brooks Gray Sign Company** **12417 Gayton Station Blvd.** **Henrico, VA 23233**	☐ Schedule D, line _____ ■ Schedule E/F, line **4.23** ☐ Schedule G _____ **UniSource, Inc.**
3.8	**Brooks Gray Sign Company** **12417 Gayton Station Blvd.** **Henrico, VA 23233**	☐ Schedule D, line _____ ■ Schedule E/F, line **4.19** ☐ Schedule G _____ **Timepayment Corp LLC**
3.9	**Daphne Alisa Kelmar** **12417 Gayton Station Blvd.** **Henrico, VA 23233**	■ Schedule D, line **2.4** ☐ Schedule E/F, line _____ ☐ Schedule G _____ **Seterus Inc.**
3.10	**Daphne Alisa Kelmar** **12417 Gayton Station Blvd.** **Henrico, VA 23233**	☐ Schedule D, line _____ ■ Schedule E/F, line **4.7** ☐ Schedule G _____ **County of Henrico**

Debtor 1 **Brian Alan Kelmar** Case number *(if known)*

Additional Page to List More Codebtors

Column 1: **Your codebtor**	*Column 2:* **The creditor to whom you owe the debt** Check all schedules that apply:
3.11 **Daphne Alisa Kelmar** **12417 Gayton Station Blvd.** **Henrico, VA 23233**	☐ Schedule D, line _____ ■ Schedule E/F, line **4.14** ☐ Schedule G _____ **Navy Federal Credit Union**
3.12 **Daphne Alisa Kelmar** **12417 Gayton Station Blvd.** **Henrico, VA 23233**	■ Schedule D, line **2.1** ☐ Schedule E/F, line _____ ☐ Schedule G _____ **Henrico Federal Credit Union**

Fill in this information to identify your case:

Debtor 1	Brian Alan Kelmar
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	EASTERN DISTRICT OF VIRGINIA
Case number (If known)	

Check if this is:
- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD/ YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. **Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	■ Employed ☐ Not employed	■ Employed ☐ Not employed
Occupation	Contractor	Registrar
Employer's name	Sign Enterprises, Inc	Henrico County Public Schools
Employer's address	1317 Alum Spring Road Fredericksburg, VA 22401	3820 Nine Mile Road Richmond, VA 23223
How long employed there?	11/16/2016	5 years

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write $0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

			For Debtor 1	For Debtor 2 or non-filing spouse
2.	**List monthly gross wages, salary, and commissions** (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2.	$ 4,333.00	$ 2,367.31
3.	**Estimate and list monthly overtime pay.**	3.	+$ 0.00	+$ 0.00
4.	**Calculate gross Income.** Add line 2 + line 3.	4.	$ 4,333.00	$ 2,367.31

Debtor 1 **Brian Alan Kelmar** Case number (*if known*)

			For Debtor 1		For Debtor 2 or non-filing spouse
	Copy line 4 here	4.	$ 4,333.00		$ 2,367.31
5.	**List all payroll deductions:**				
5a.	**Tax, Medicare, and Social Security deductions**	5a.	$ 0.00		$ 325.71
5b.	**Mandatory contributions for retirement plans**	5b.	$ 0.00		$ 129.03
5c.	**Voluntary contributions for retirement plans**	5c.	$ 0.00		$ 0.00
5d.	**Required repayments of retirement fund loans**	5d.	$ 0.00		$ 0.00
5e.	**Insurance**	5e.	$ 0.00		$ 243.80
5f.	**Domestic support obligations**	5f.	$ 0.00		$ 0.00
5g.	**Union dues**	5g.	$ 0.00		$ 0.00
5h.	**Other deductions.** Specify: Life Insurance	5h.+	$ 0.00	+	$ 29.68
	STIP		$ 0.00		$ 2.82
6.	**Add the payroll deductions.** Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	$ 0.00		$ 731.04
7.	**Calculate total monthly take-home pay.** Subtract line 6 from line 4.	7.	$ 4,333.00		$ 1,636.27
8.	**List all other income regularly received:**				
8a.	**Net income from rental property and from operating a business, profession, or farm** Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	$ 0.00		$ 0.00
8b.	**Interest and dividends**	8b.	$ 0.00		$ 0.00
8c.	**Family support payments that you, a non-filing spouse, or a dependent regularly receive** Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	$ 0.00		$ 0.00
8d.	**Unemployment compensation**	8d.	$ 0.00		$ 0.00
8e.	**Social Security**	8e.	$ 0.00		$ 0.00
8f.	**Other government assistance that you regularly receive** Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Social Security Disability for Disabled Son	8f.	$ 0.00		$ 490.00
8g.	**Pension or retirement income**	8g.	$ 3,820.00		$ 0.00
8h.	**Other monthly income.** Specify: VA Disability	8h.+	$ 456.97	+	$ 0.00
9.	**Add all other income.** Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	$ 4,276.97		$ 490.00

10. **Calculate monthly income.** Add line 7 + line 9. 10. $ 8,609.97 + $ 2,126.27 = $ 10,736.24
Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.

11. **State all other regular contributions to the expenses that you list in *Schedule J*.**
Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in *Schedule J*.
Specify: 11. +$ 0.00

12. **Add the amount in the last column of line 10 to the amount in line 11.** The result is the combined monthly income. Write that amount on the *Summary of Schedules* and *Statistical Summary of Certain Liabilities* and Related *Data,* if it applies 12. $ 10,736.24
Combined monthly income

13. **Do you expect an increase or decrease within the year after you file this form?**
- ■ No.
- ☐ Yes. Explain:

Fill in this information to identify your case:

Debtor 1: **Brian Alan Kelmar**

Debtor 2 (Spouse, if filing):

United States Bankruptcy Court for the: EASTERN DISTRICT OF VIRGINIA

Case number (If known):

Check if this is:
☐ An amended filing
☐ A supplement showing postpetition chapter 13 expenses as of the following date:
MM / DD / YYYY

Official Form 106J
Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. **Is this a joint case?**

■ No. Go to line 2.
☐ Yes. **Does Debtor 2 live in a separate household?**
  ☐ No
  ☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

2. **Do you have dependents?** ☐ No

Do not list Debtor 1 and Debtor 2.

■ Yes. Fill out this information for each dependent.............

Do not state the dependents names.

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Son - in College	21	☐ No ■ Yes
Son - Autistic/Disabled	25	☐ No ■ Yes
		☐ No ☐ Yes
		☐ No ☐ Yes

3. **Do your expenses include expenses of people other than yourself and your dependents?** ■ No ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

			Your expenses
4.	**The rental or home ownership expenses for your residence.** Include first mortgage payments and any rent for the ground or lot.	4. $	1,800.00
	If not included in line 4:		
4a.	Real estate taxes	4a. $	0.00
4b.	Property, homeowner's, or renter's insurance	4b. $	30.00
4c.	Home maintenance, repair, and upkeep expenses	4c. $	50.00
4d.	Homeowner's association or condominium dues	4d. $	0.00
5.	**Additional mortgage payments for your residence,** such as home equity loans	5. $	0.00

Debtor 1 **Brian Alan Kelmar** Case number (if known)

6.	**Utilities:**		
	6a. Electricity, heat, natural gas	6a.	$ **230.00**
	6b. Water, sewer, garbage collection	6b.	$ **18.00**
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	$ **500.00**
	6d. Other. Specify:	6d.	$ **0.00**
7.	**Food and housekeeping supplies**	7.	$ **1,150.00**
8.	**Childcare and children's education costs**	8.	$ **0.00**
9.	**Clothing, laundry, and dry cleaning**	9.	$ **220.00**
10.	**Personal care products and services**	10.	$ **74.00**
11.	**Medical and dental expenses**	11.	$ **250.00**
12.	**Transportation.** Include gas, maintenance, bus or train fare. Do not include car payments.	12.	$ **240.00**
13.	**Entertainment, clubs, recreation, newspapers, magazines, and books**	13.	$ **50.00**
14.	**Charitable contributions and religious donations**	14.	$ **200.00**
15.	**Insurance.** Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a.	$ **521.17**
	15b. Health insurance	15b.	$ **0.00**
	15c. Vehicle insurance	15c.	$ **153.00**
	15d. Other insurance. Specify:	15d.	$ **0.00**
16.	**Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20.		
	Specify: **Personal Property Taxes on Vehicles**	16.	$ **90.00**
	Specify: **IRS Priority Debt**		$ **883.00**
	Specify: **VADOT Priority Debt**		$ **1,500.00**
17.	**Installment or lease payments:**		
	17a. Car payments for Vehicle 1	17a.	$ **323.90**
	17b. Car payments for Vehicle 2	17b.	$ **0.00**
	17c. Other. Specify: **School Tuition**	17c.	$ **100.00**
	17d. Other. Specify: **Gym Membership**	17d.	$ **80.00**
18.	**Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, *Schedule I, Your Income* (Official Form 106I).**	18.	$ **0.00**
19.	**Other payments you make to support others who do not live with you.**		$ **0.00**
	Specify:	19.	
20.	**Other real property expenses not included in lines 4 or 5 of this form or on *Schedule I: Your Income*.**		
	20a. Mortgages on other property	20a.	$ **0.00**
	20b. Real estate taxes	20b.	$ **0.00**
	20c. Property, homeowner's, or renter's insurance	20c.	$ **150.00**
	20d. Maintenance, repair, and upkeep expenses	20d.	$ **0.00**
	20e. Homeowner's association or condominium dues	20e.	$ **0.00**
21.	**Other:** Specify: **Retirement Deduction: VA Disability**	21.	+$ **456.97**
	Retirement Deduction: Survivor Benefit Plan Costs		+$ **251.98**
	Retirement Deduction: Federal/State Taxes		+$ **304.56**
	Retirement Deduction: Military Benefit Insurance		+$ **9.00**
	Retirement Deduction: Henrico FCU Car Payment		+$ **250.00**
	Retirement Deduction: Delta Dental		+$ **62.60**
	Pet Expense		+$ **65.00**
	Student Loan		+$ **330.00**
	Wife's Credit Cards		+$ **525.00**
	Disabled Son's Separate Expenses		+$ **490.00**
	Wife Transportation Expense		+$ **250.00**
22.	**Calculate your monthly expenses**		
	22a. Add lines 4 through 21.		$ **11,608.18**
	22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		$
	22c. Add line 22a and 22b. The result is your monthly expenses.		$ **11,608.18**
23.	**Calculate your monthly net income.**		
	23a. Copy line 12 *(your combined monthly income)* from Schedule I.	23a.	$ **10,736.24**
	23b. Copy your monthly expenses from line 22c above.	23b.	-$ **11,608.18**
	23c. Subtract your monthly expenses from your monthly income. The result is your *monthly net income*.	23c.	$ **-871.94**

Debtor 1 **Brian Alan Kelmar** Case number (if known)

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

■ No.
☐ Yes. Explain here:

Fill in this information to identify your case:

Debtor 1	**Brian Alan Kelmar**		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: EASTERN DISTRICT OF VIRGINIA

Case number
(if known)

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to $250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

■ No

☐ Yes. Name of person ____________ Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X **/s/ Brian Alan Kelmar**
Brian Alan Kelmar
Signature of Debtor 1

Date **February 10, 2017**

X
Signature of Debtor 2

Date

Fill in this information to identify your case:

Debtor 1	**Brian Alan Kelmar** First Name / Middle Name / Last Name
Debtor 2 (Spouse if, filing)	First Name / Middle Name / Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF VIRGINIA
Case number (if known)	

☐ Check if this is an amended filing

Official Form 107
Statement of Financial Affairs for Individuals Filing for Bankruptcy 4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

■ Married
☐ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

☐ No
■ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1 Prior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Address:	Dates Debtor 2 lived there
12166 Turning Branch Circle Glen Allen, VA 23059	From-To: **2003 to 9/2016**	☐ Same as Debtor 1	☐ Same as Debtor 1 From-To:

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (*Community property states and territories* include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)

■ No
☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

Part 2 Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?
Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.
If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

☐ No
■ Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	**Gross income** (before deductions and exclusions)	**Sources of income** Check all that apply.	**Gross income** (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	■ Wages, commissions, bonuses, tips ☐ Operating a business	**$5,500.00**	☐ Wages, commissions, bonuses, tips ☐ Operating a business	

Debtor 1 **Brian Alan Kelmar** Case number (*if known*)

	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	**Gross income** (before deductions and exclusions)	**Sources of income** Check all that apply.	**Gross income** (before deductions and exclusions)
For last calendar year: (January 1 to December 31, 2016)	■ Wages, commissions, bonuses, tips ☐ Operating a business	**$27,000.00**	☐ Wages, commissions, bonuses, tips ☐ Operating a business	
	■ Wages, commissions, bonuses, tips ☐ Operating a business	**$5,804.70**	☐ Wages, commissions, bonuses, tips ☐ Operating a business	
For the calendar year before that: (January 1 to December 31, 2015)	■ Wages, commissions, bonuses, tips ☐ Operating a business	**$90,000.00**	☐ Wages, commissions, bonuses, tips ☐ Operating a business	
	■ Wages, commissions, bonuses, tips ☐ Operating a business	**$22,500.00**	☐ Wages, commissions, bonuses, tips ☐ Operating a business	

5. Did you receive any other income during this year or the two previous calendar years?
Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

☐ No
■ Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income Describe below.	**Gross income from each source** (before deductions and exclusions)	**Sources of income** Describe below.	**Gross income** (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	**Retirement ($3820/mth)**	**$7,640.00**		
	VA Disability ($456.97/mth)	**$913.94**		
For last calendar year: (January 1 to December 31, 2016)	**Retirement**	**$37,233.27**		
	VA Disability	**$5,469.00**		
For the calendar year before that: (January 1 to December 31, 2015)	**Retirement**	**$37,224.00**		
	VA Disabiilty	**$0.00**		

Debtor 1 **Brian Alan Kelmar** Case number (*if known*)

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

■ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of $6,425* or more?

☐ No. Go to line 7.

■ Yes List below each creditor to whom you paid a total of $6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

☐ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**
During the 90 days before you filed for bankruptcy, did you pay any creditor a total of $600 or more?

☐ No. Go to line 7.

☐ Yes List below each creditor to whom you paid a total of $600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
Henrico Federal Credit Union **10401 Woodman Rd.** **Glen Allen, VA 23060**	**2008 Toyota Highlander $244.37/mth Dec 2016-Feb 2017**	**$733.11**	**$11,944.25**	☐ Mortgage ■ Car ☐ Credit Card ☐ Loan Repayment ☐ Suppliers or vendors ☐ Other__

7. **Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**
Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

■ No

☐ Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment

8. **Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**
Include payments on debts guaranteed or cosigned by an insider.

■ No

☐ Yes. List all payments to an insider

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. **Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**
List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

☐ No

■ Yes. Fill in the details.

Case title Case number	Nature of the case	Court or agency	Status of the case

Case title Case number	Nature of the case	Court or agency	Status of the case
Gordon Property, LLC v. Brooks-Gray Sign and Brian A. Kelmar GV1603659-00	**Summons for Unlawful Detainer**	**Richmond General District Court John Marshall Courts Building 400 North Nineth Street Room 203 Richmond, VA 23219**	☐ Pending ☐ On appeal ■ Concluded **Judgment**
United Healthcare Insurance Co. v. BrooksGray Sign and Brian Kelmar	**Warrant in Debt**	**Richmond General District Court John Marshall Courts Building 400 North Nineth Street Room 203 Richmond, VA 23219**	☐ Pending ☐ On appeal ■ Concluded **Judgment**
CIT Small Business Lending Corp c/o ReadyCap Lending v. Brooks Gray Sign Company and Brian Kelmar	**Complaint**	**U.S. District Court Eastern District of Virginia 600 Granby Street Norfolk, VA 23510**	☐ Pending ☐ On appeal ■ Concluded **Judgment**

10. **Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**
Check all that apply and fill in the details below.

■ No. Go to line 11.
☐ Yes. Fill in the information below.

Creditor Name and Address	Describe the Property Explain what happened	Date	Value of the property

11. **Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?**

■ No
☐ Yes. Fill in the details.

Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount

12. **Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?**

■ No
☐ Yes

Part 5: List Certain Gifts and Contributions

13. **Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than $600 per person?**

■ No
☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than $600 per person Person to Whom You Gave the Gift and Address:	Describe the gifts	Dates you gave the gifts	Value

14. **Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than $600 to any charity?**

■ No
☐ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than $600 Charity's Name Address (Number, Street, City, State and ZIP Code)	Describe what you contributed	Dates you contributed	Value

Part 6: List Certain Losses

15. **Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?**

☐ No
■ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of *Schedule A/B: Property.*	Date of your loss	Value of property lost
Car Accident - Totaled 2003 Acura MDX	**USAA Paid $19,605.67 btwn 4/13/16 to 1/31/17 - Payments from Medical Expenses**	**4/9/2016**	**$4,000.00**
Car Accident - Totaled 2010 Honda Civic (Joint with Son)	**Insurance Paid $8,080.00; 1/2 proceeds split with Son**	**October 2016**	**$8,000.00**

Part 7: List Certain Payments or Transfers

16. **Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?**
Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

☐ No
■ Yes. Fill in the details.

Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Harry Jernigan CPA Attorney, P.C. 5101 Cleveland Street, Suite 200 Virginia Beach, VA 23462 www.hjlaw.com Debtor	**Chapter 7 Retainer is $2,000 and Costs of $396.**	**11/14/16**	**$2,396.00**
Black Hills Children's Ranch Pioneer Credit Counseling 1644 Concourse Dr. Rapid City, SD 57709-6860 www.pioneercredit.com Debtor	**Credit Counseling Course**	**12/29/16**	**$35.00**

17. **Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?**
Do not include any payment or transfer that you listed on line 16.

■ No
☐ Yes. Fill in the details.

Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment

18. **Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?**
Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

☐ No
■ Yes. Fill in the details.

Person Who Received Transfer Address Person's relationship to you	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Uknonwn Buyer **NONE**	**Sold 2 Jet Skiis, Valued at $4,000 each**	**$6,300 for both**	**August 2016**
Paul Wallace **Maker of Note for Purchase of Vehicle**	**1996 GMC Sierra 3500, value = $5,000**	**Debtor surrendered possession of vehicle to maker of note in exchange for remainder of $12,000 loan to be forgiven**	**October 2016**

19. **Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary?** (These are often called *asset-protection devices.*)

■ No
☐ Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date Transfer was made

Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. **Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?**
Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

☐ **No**
■ **Yes. Fill in the details.**

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
C&F Bank	**XXXX-7602**	■ Checking ☐ Savings ☐ Money Market ☐ Brokerage ☐ Other__	**October 2016**	**$0.00**

21. **Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?**

☐ **No**
■ **Yes. Fill in the details.**

Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
C&F Bank	**Daphne A. Kelmar** **12417 Gayton Station Blvd.** **Henrico, VA 23233**	**Documents**	☐ **No** ■ **Yes**

22. **Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?**

■ **No**
□ **Yes. Fill in the details.**

Name of Storage Facility **Address** (Number, Street, City, State and ZIP Code)	**Who else has or had access to it?** **Address** (Number, Street, City, State and ZIP Code)	**Describe the contents**	**Do you still have it?**

Part 9: **Identify Property You Hold or Control for Someone Else**

23. **Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.**

■ **No**
□ **Yes. Fill in the details.**

Owner's Name **Address** (Number, Street, City, State and ZIP Code)	**Where is the property?** (Number, Street, City, State and ZIP Code)	**Describe the property**	**Value**

Part 10: **Give Details About Environmental Information**

For the purpose of Part 10, the following definitions apply:

- ***Environmental law*** **means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.**
- ***Site*** **means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.**
- ***Hazardous material*** **means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.**

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. **Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?**

■ **No**
□ **Yes. Fill in the details.**

Name of site **Address** (Number, Street, City, State and ZIP Code)	**Governmental unit** **Address** (Number, Street, City, State and ZIP Code)	**Environmental law, if you know it**	**Date of notice**

25. **Have you notified any governmental unit of any release of hazardous material?**

■ **No**
□ **Yes. Fill in the details.**

Name of site **Address** (Number, Street, City, State and ZIP Code)	**Governmental unit** **Address** (Number, Street, City, State and ZIP Code)	**Environmental law, if you know it**	**Date of notice**

26. **Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.**

■ **No**
□ **Yes. Fill in the details.**

Case Title **Case Number**	**Court or agency** **Name** **Address** (Number, Street, City, State and ZIP Code)	**Nature of the case**	**Status of the case**

Part 11: **Give Details About Your Business or Connections to Any Business**

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- ■ A member of a limited liability company (LLC) or limited liability partnership (LLP)
- ☐ A partner in a partnership
- ■ An officer, director, or managing executive of a corporation
- ☐ An owner of at least 5% of the voting or equity securities of a corporation

☐ No. None of the above applies. Go to Part 12.

■ Yes. Check all that apply above and fill in the details below for each business.

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN. Dates business existed
Brooks Gray Sign Company 2661 Hull Street Richmond, VA 23224	Sign Design Manufacturer Installation Michael P. Straus PBMares, LLC 3957 Westerre Parkway, Suite 220 Richmond, VA 23233	EIN: 54-1064112 From-To 1/6/1978 thru November 2016
JBTK LLC 12116 Turning Branch Circle Glen Allen, VA 23059	Holding Company- Never Operated	EIN: From-To 9/14/14 to 12/31/15

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

☐ No

■ Yes. Fill in the details below.

Name Address (Number, Street, City, State and ZIP Code)	Date Issued
CIT Small Business Lending CIT Lending Service Corp. P.O. Box 1529 Livingston, NJ 07039-1529	January 2015
Magnolia Financial, Inc. 187 W. Broad Street Spartanburg, SC 29306	April 2016

Part 12: **Sign Below**

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to $250,000, or imprisonment for up to 20 years, or both.
18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Brian Alan Kelmar Brian Alan Kelmar Signature of Debtor 1	Signature of Debtor 2
Date February 10, 2017	Date

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

■ No

☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

■ No

☐ Yes. Name of Person ______. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Fill in this information to identify your case:

Debtor 1	**Brian Alan Kelmar**		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF VIRGINIA		
Case number (if known)			

☐ Check if this is an amended filing

Official Form 108
Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

■ **creditors have claims secured by your property, or**

■ **you have leased personal property and the lease has not expired.**

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. **For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.**

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's name: **Henrico Federal Credit Union** Description of property securing debt: **2008 Toyota Highlander SW 128,000 miles Joint with Wife, Current Value represents Debtor's 1/2 Interest Liened by Henrico Federal Credit Union; but Loan is only in Wife's name**	☐ Surrender the property. ☐ Retain the property and redeem it. ■ Retain the property and enter into a *Reaffirmation Agreement.* ☐ Retain the property and [explain]:	☐ No ■ Yes
Creditor's name: **PNC Bank** Description of property securing debt: **12116 Turning Branch Circle Glen Allen, VA 23059 Henrico County (Surrender) On Market For Sale Joint with Wife**	■ Surrender the property. ☐ Retain the property and redeem it. ☐ Retain the property and enter into a *Reaffirmation Agreement.* ☐ Retain the property and [explain]:	■ No ☐ Yes
Creditor's **Seterus Inc.**		

Debtor 1 **Brian Alan Kelmar** Case number (*if known*)

name:		■ Surrender the property. ☐ Retain the property and redeem it. ☐ Retain the property and enter into a *Reaffirmation Agreement.* ☐ Retain the property and [explain]:	■ No ☐ Yes
Description of property securing debt:	**12116 Turning Branch Circle Glen Allen, VA 23059 Henrico County (Surrender) On Market For Sale Joint with Wife**		

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name: Description of leased Property:	☐ No ☐ Yes
Lessor's name: Description of leased Property:	☐ No ☐ Yes
Lessor's name: Description of leased Property:	☐ No ☐ Yes
Lessor's name: Description of leased Property:	☐ No ☐ Yes
Lessor's name: Description of leased Property:	☐ No ☐ Yes
Lessor's name: Description of leased Property:	☐ No ☐ Yes
Lessor's name: Description of leased Property:	☐ No ☐ Yes

Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

X **/s/ Brian Alan Kelmar**
Brian Alan Kelmar
Signature of Debtor 1

X
Signature of Debtor 2

Date **February 10, 2017**

Date

United States Bankruptcy Court
Eastern District of Virginia

In re **Brian Alan Kelmar** Case No. ____
Debtor(s) Chapter **7**

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	$	**2,000.00**
Prior to the filing of this statement I have received	$	**2,000.00**
Balance Due	$	**0.00**

2. $ **335.00** of the filing fee has been paid.

3. The source of the compensation paid to me was:

   ■ Debtor ☐ Other *(specify)*

4. The source of compensation to be paid to me is:

   ■ Debtor ☐ Other *(specify)*

5. ■ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

   ☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
   a. Other provisions as needed:
   Analysis of finanancial situation of Debtor(s).
   Preparation and filing of Petition, Schedules, and Statements, including a comprehensive attorney review with client;
   Representation of Debtor at Section 341 Meeting of Creditors, but not including continuances;
   Representation of Debtor with audits or other inquiries by the Office of the U.S. Trustee, but not including contesting or appealing of audit determinations.

7. By agreement with the debtor(s), the above-disclosed fee does not include the following services:
   Amendments to Schedules, Statements, Plans and other documents filed with the U.S. Bankruptcy Court;
   Reaffirmation Hearings and related services, including negotiations with secured creditors;
   Relief from Stay Motions and Hearings and related services, including negotiations with creditors;
   Any other Motions filed with the Court and all Adversary Proceedings and related services;
   2004 Examinations and related services;
   Continued Section 341 Meeting of Creditors; and
   Contesting or appealing audit determinations.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

February 10, 2017
Date

/s/ Anna D. Dunkum
Anna D. Dunkum 83845
Signature of Attorney

Harry Jernigan CPA Attorney, P.C.
Name of Law Firm
6800 Paragon Place
Suite 112
Richmond, VA 23230
804-249-6550 Fax: 804 249-8325

For use in Chapter 13 Cases where Fees Requested Not in Excess of $5,100
(For all Cases Filed on or after 01/01/2016)

NOTICE TO DEBTOR(S), STANDING CHAPTER 13 TRUSTEE AND UNITED STATES TRUSTEE PURSUANT TO LOCAL BANKRUPTCY RULE 2016-1(C) AND CLERK'S CM/ECF POLICY 9

Notice is hereby given that pursuant to Local Bankruptcy Rule 2016-1(C), you must file an objection with the court to the fees requested in this disclosure of compensation opposing said fees in their entirety, or in a specific amount, no later than the last day for filing objections to confirmation of the chapter 13 plan.

PROOF OF SERVICE

The undersigned hereby certifies that on this date the foregoing Notice was served upon the debtor(s), the standing Chapter 13 trustee, and U. S. trustee pursuant to Local Bankruptcy Rule 2016-1(C) and the Clerk's CM/ECF Policy 9, either electronically or in paper form (first class mail).

Date

Signature of Attorney

Fill in this information to identify your case:	
Debtor 1	Brian Alan Kelmar
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	Eastern District of Virginia
Case number (if known)	

Check one box only as directed in this form and in Form 122A-1Supp:

- ■ 1. There is no presumption of abuse
- ☐ 2. The calculation to determine if a presumption of abuse applies will be made under *Chapter 7 Means Test Calculation* (Official Form 122A-2).
- ☐ 3. The Means Test does not apply now because of qualified military service but it could apply later.

☐ Check if this is an amended filing

Official Form 122A - 1
Chapter 7 Statement of Your Current Monthly Income

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 122A-1Supp) with this form.

Part 1: Calculate Your Current Monthly Income

1. **What is your marital and filing status?** Check one only.
   - ☐ **Not married**. Fill out Column A, lines 2-11.
   - ☐ **Married and your spouse is filing with you.** Fill out both Columns A and B, lines 2-11.
   - ☐ **Married and your spouse is NOT filing with you. You and your spouse are:**
     - ☐ **Living in the same household and are not legally separated.** Fill out both Columns A and B, lines 2-11.
     - ☐ **Living separately or are legally separated.** Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C § 707(b)(7)(B).

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write $0 in the space.

	Debtor 1		*Column A* **Debtor 1**	*Column B* **Debtor 2 or non-filing spouse**
2. **Your gross wages, salary, tips, bonuses, overtime, and commissions** (before all payroll deductions).			$	$
3. **Alimony and maintenance payments.** Do not include payments from a spouse if Column B is filled in.			$	$
4. **All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support.** Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.			$	$
5. **Net income from operating a business, profession, or farm**	**Debtor 1**			
Gross receipts (before all deductions)	$			
Ordinary and necessary operating expenses	-$			
Net monthly income from a business, profession, or farm	$	**Copy here ->**	$	$
6. **Net income from rental and other real property**	**Debtor 1**			
Gross receipts (before all deductions)	$			
Ordinary and necessary operating expenses	-$			
Net monthly income from rental or other real property	$	**Copy here ->**	$	$
7. **Interest, dividends, and royalties**			$	$

Debtor 1 **Brian Alan Kelmar** Case number (*if known*)

	Column A **Debtor 1**	*Column B* **Debtor 2 or non-filing spouse**
8. **Unemployment compensation**	$	$
Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:		
For you $		
For your spouse $		
9. **Pension or retirement income.** Do not include any amount received that was a benefit under the Social Security Act.	$	$
10. **Income from all other sources not listed above.** Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below.		
.	$	$
	$	$
Total amounts from separate pages, if any. +	$	$

11. **Calculate your total current monthly income.** Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B. $ + $ = $
Total current monthly income

Part 2: Determine Whether the Means Test Applies to You

12. **Calculate your current monthly income for the year.** Follow these steps:

12a. Copy your total current monthly income from line 11 **Copy line 11 here=>** $

Multiply by 12 (the number of months in a year) x 12

12b. The result is your annual income for this part of the form 12b. $

13. **Calculate the median family income that applies to you.** Follow these steps:

Fill in the state in which you live.

Fill in the number of people in your household.

Fill in the median family income for your state and size of household. 13. $

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

14. **How do the lines compare?**

14a. ☐ Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse.* Go to Part 3.

14b. ☐ Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 122A-2.* Go to Part 3 and fill out Form 122A-2.

Part 3: Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

X **/s/ Brian Alan Kelmar**
Brian Alan Kelmar
Signature of Debtor 1

Date **February 10, 2017**
MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 122A-2.

If you checked line 14b, fill out Form 122A-2 and file it with this form.

Fill in this information to identify your case:

Debtor 1 **Brian Alan Kelmar**

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Virginia

Case number
(if known)

☐ Check if this is an amended filing

Official Form 122A - 1Supp
Statement of Exemption from Presumption of Abuse Under § 707(b)(2)

12/15

File this supplement together with *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1), if you believe that you are exempted from a presumption of abuse. Be as complete and accurate as possible. If two married people are filing together, and any of the exclusions in this statement applies to only one of you, the other person should complete a separate Form 122A-1 If you believe that this is required by 11 U.S.C. § 707(b)(2)(C).

Part 1 Identify the Kind of Debts You Have

1. **Are your debts primarily consumer debts?** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." Make sure that your answer is consistent with the answer you gave at line 16 of the *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 1).

■ No. Go to Form 122A-1; on the top of page 1 of that form, check box 1, *There is no presumption of abuse,* and sign Part 3. Then submit this supplement with the signed Form 122A-1.

☐ Yes. Go to Part 2.

Part 2: Determine Whether Military Service Provisions Apply to You

2. **Are you a disabled veteran** (as defined in 38 U.S.C. § 3741(1))?

☐ No. Go to line 3.

☐ Yes. Did you incur debts mostly while you were on active duty or while you were performing a homeland defense activity? 10 U.S.C. § 101(d)(1); 32 U.S.C. § 901(1).

- ☐ No. Go to line 3.
- ☐ Yes. Go to Form 122A-1: on the top of page 1 of that form, check box 1, *There is no presumption of abuse,* and sign Part 3. Then submit this supplement with the signed Form 122A-1.

3. **Are you or have you been a Reservist or member of the National Guard?**

☐ No. Complete Form 122A-1. Do not submit this supplement.

☐ Yes. Were you called to active duty or did you perform a homeland defense activity? 10 U.S.C. § 101(d)(1); 32 U.S.C. § 901(1).

- ☐ No. Complete Form 122A-1. Do not submit this supplement.
- ☐ Yes. Check any one of the following categories that applies:
  - ☐ **I was called to active duty after September 11, 2001**, for at least 90 days and remain on active duty.
  - ☐ **I was called to active duty after September 11, 2001**, for at least 90 days and was released from active duty on _______________, which is fewer than 540 days before I file this bankruptcy case.
  - ☐ **I am performing a homeland defense activity for at least 90 days.**
  - ☐ **I performed a homeland defense activity for at least 90 days**, ending on _______________, which is fewer than 540 days before I file this bankruptcy case.

If you checked one of the categories to the left, go to Form 122A-1. On the top of page 1 of Form 122A-1, check box 3, *The Means Test does not apply now*, and sign Part 3. Then submit this supplement with the signed Form 122A-1. You are not required to fill out the rest of Official Form 122A-1 during the exclusion period. The *exclusion period* means the time you are on active duty or are performing a homeland defense activity, and for 540 days afterward. 11 U.S.C. § 707(b)(2)(D)(ii).

If your exclusion period ends before your case is closed, you may have to file an amended form later.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	$245	filing fee
	$75	administrative fee
+	$15	trustee surcharge
	$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	$1,167	filing fee
+	$550	administrative fee
	$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to $250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	$200	filing fee
+	$75	administrative fee
	$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	$235	filing fee
+	$75	administrative fee
	$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days ***before*** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

United States Bankruptcy Court
Eastern District of Virginia

In re **Brian Alan Kelmar** Debtor(s)

Case No. ____
Chapter **7**

COVER SHEET FOR LIST OF CREDITORS

I hereby certify under penalty of perjury that the master mailing list of creditors submitted either on computer diskette, by a typed hard copy in scannable format, with Request for Waiver attached, or uploaded by Electronic Case Filing is a true, correct and complete listing to the best of my knowledge.

I further acknowledge that (1) the accuracy and completeness in preparing the creditor listing are the shared responsibility of the debtor and the debtor's attorney, (2) the court will rely on the creditor listing for all mailings, and (3) that the various schedules and statements required by the Bankruptcy Rules are not used for mailing purposes.

Master mailing list of creditors submitted via:

(a) ____ computer diskette listing a total of ____ creditors; or

(b) ____ scannable hard copy, with Request for Waiver attached, consisting of ____ pages, listing a total of ____ creditors; or

(c) **X** uploaded via Electronic Case Filing a total of **33** creditors.

Date: **February 10, 2017**

/s/ Brian Alan Kelmar
Brian Alan Kelmar
Signature of Debtor

[Check if applicable] ___ Creditor(s) with foreign addresses included on disk/hard copy.

[diskcs ver. R-05/23/00]

Amex
Correspondence
Po Box 981540
El Paso, TX 79998

Capital One
Po Box 30285
Salt Lake City, UT 84130

CIT Small Business Lending Cor
129 Mountain Avenue
Third Floor
Mount Freedom, NJ 07970-4000

City of Richmond
Department of Public Utilities
P.O. Box 26060
Richmond, VA 23274-0001

Comcast
8029 Corporate Drive
Nottingham, MD 21236-4977

Coulter Harris & Loftus, P.C.
7900 Sudley Road
Suite 608
Manassas, VA 20109

County of Henrico
P.O. Box 90799
Henrico, VA 23228-0799

Gordon Property, LLC
7305 Hancock Village Drive
Suite 511
Chesterfield, VA 23832

Henrico Federal Credit Union
10401 Woodman Rd.
Glen Allen, VA 23060

Internal Revenue Service
P.O. Box 7346
Philadelphia, PA 19101-7346

James W. Curry, Esq.
Ballato Law Firm, P.C.
3721 Westerre Parkway, Suite A
Henrico, VA 23233

John Andre, DDS
10863 W Broad St
Glen Allen, VA 23060

Magnolia Financial, Inc.
187 W. Broad Street
Spartanburg, SC 29306

Military Star/AAFES
Po Box 650060
Dallas, TX 75265

Navy Federal Credit Union
PO Box 3000
Merrifield, VA 22119-3000

Old Dominion Truck Leasing Inc
300 Arboretum Place
Suite 600
Richmond, VA 23236

PNC Bank
P.O. Box 747032
Pittsburgh, PA 15274-7032

Ready Cap Lending, LLC
P.O. Box 277280
Atlanta, GA 30384-7280

Ridberg Aronson, LLC
Josel S. Aronson, Esq.
6444 Ivy Lane, Suite 105
Greenbelt, MD 20770

Seterus Inc.
P.O. Box 1077
Hartford, CT 06143-1077

Synchrony Bank/Care Credit
Po Box 965064
Orlando, FL 32896

T-Mobile
P.O. Box 660252
Dallas, TX 75266

Timepayment Corp LLC
1600 District Avenue
Suite 200
Burlington, MA 01803

Transworld Sys Inc/51
Po Box 15618
Wilmington, DE 15618

Transworld Systems, Inc.
500 Virginia Drive, Suite 514
Fort Washington, PA 19034

UniSource Capital
Time Payment Corp.
16 N.E. Park #200
Burlington, MA 01803

UniSource, Inc.
214 Canton Road, Suite I
Cumming, GA 30040

UnitedHealthcare Insurance Co
185 Asylum Street
Hartford, CT 06103

US Dept of Education
Great Lakes Educational Loan
2401 International
Madison, WI 53704

VA Department of Taxation
Craig M Burns VA Tax Commissio
Bkcy Dept., P.O. Box 2156
Richmond, VA 23218

VA Department of Taxation
P.O. Box 2156
Richmond, VA 23218

Verizon
P.O. Box 25505
Lehigh Valley, PA 18002-5505

Virginia Family Dentistry
6441 Iron Bridge Rd
N. Chesterfield, VA 23234